

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

| | | |
|---------------------------|---|------------------------------|
| In re: | : | |
| | : | Case No.: 20-20387-CMB |
| Lois Joyce Evans | : | Chapter 7 |
| | : | |
| | : | Debtor(s) |
| | : | Related to: Document No. 276 |
| | : | |
| JPMorgan Chase Bank, N.A. | : | |
| | : | ENTERED BY DEFAULT |
| | : | |
| | : | Movant, |
| vs | : | |
| | : | |
| | : | |
| Lois Joyce Evans | : | |
| | : | |
| | : | |
| Jeffrey J. Sikirica | : | |
| | : | |
| | : | Respondents. |

**ORDER GRANTING MOTION FOR RELIEF FROM STAY REGARDING 2017 FORD
EXPLORER, VIN 1FM5K8DH3HGD37582**

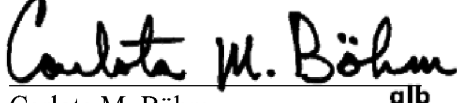
This matter came before the Court on the Motion for Relief from Stay (the "Motion") filed by JPMorgan Chase Bank, N.A. ("Creditor").

Creditor has alleged that good cause for granting the Motion exists, and that Debtor, counsel for the Debtor, the Chapter 7 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 of the Bankruptcy Code is terminated with respect to the Creditor, its successors, and assigns.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Contract, to sell the Collateral in accordance with state law, to apply the net

proceeds to the Contract, and to otherwise exercise its contractual and state law rights as to the
Collateral.

| | | |
|----------------------------|--|--|
| Date: <u>July 12, 2022</u> | FILED 7/12/22 2:27 pm CLERK U.S. BANKRUPTCY COURT - WDPA |  Carlota M. Böhm glb Chief United States Bankruptcy Judge |
|----------------------------|--|--|

CC:

Stephen R. Franks, Attorney for Creditor, Manley Deas Kochalski LLC, P.O. Box 165028,
Columbus, OH 43216-5028 (notified by ecf)

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

Jeffrey J. Sikirica, Chapter 7 Trustee, 121 Northbrook Drive, Pine Township, Gibsonia, PA
15044, trusteesikirica@zoominternet.net (notified by ecf)

Brian C. Thompson, Attorney for Debtor, Thompson Law Group, P.C., 125 Warrendale
Bayne Road, Suite 200, Warrendale, PA 15086, bthompson@ThompsonAttorney.com
(notified by ecf)

Lois Joyce Evans, Debtor, 113 Burry Avenue, Bradfordwoods, PA 15015 (notified by regular
US Mail)

In re:
Lois Joyce Evans
Debtor

Case No. 20-20387-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 12, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Lois Joyce Evans, 113 Burry Avenue, Bradfordwoods, PA 15015-1239 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Brian Nicholas | on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association bnicholas@kmlawgroup.com |
| Brian C. Thompson | on behalf of Debtor Lois Joyce Evans bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com |
| Brian C. Thompson | on behalf of Accountant Maria Stromple bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com |
| Jeffrey J. Sikirica | trusteesikirica@zoominternet.net PA59@ecfbis.com |
| Jill Locnikar | on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, |

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jul 12, 2022

Form ID: pdf900

Total Noticed: 1

patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Lauren Michaels

on behalf of Creditor Dep't of Revenue Office of Attorney General lmichaels@attorneygeneral.gov

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Stephen Russell Franks

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

Stephen Russell Franks

on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

Thomas Song

on behalf of Creditor PNC Bank National Association, et.al. pawb@fedphe.com

TOTAL: 12